

DISCLAIMER NOTICE

The Broker and their affiliated licensees (collectively referred to as "Licensees") are involved in facilitating real estate transactions by connecting buyers and sellers. Licensees explicitly disclaim any expertise or authority to provide advice or informed opinions regarding the matters listed below. This Disclaimer Notice serves as a clear warning to all buyers and sellers not to rely on any statements, comments, or opinions made by any Licensee when making decisions related to these matters or in selecting professionals to provide related services. Buyers and sellers are strongly encouraged to select their own independent, qualified professionals who meet all applicable state and local requirements, including licensing, insurance, and bonding regulations, to provide any necessary evaluations or services. It is also highly recommended that buyers include contingency clauses in their purchase offers concerning these matters or any other concerns. Furthermore, buyers should ensure their offers allow sufficient time for evaluation by an independent, qualified professional. The matters outlined below are examples and are not an exhaustive list of actions or issues for which Licensees are not responsible. These examples are provided for informational and guidance purposes only.

- 1. THE STRUCTURAL OR OTHER CONDITIONS OF THE PROPERTY.** Consult with professional engineers or other independent, qualified experts to determine the presence of any structural issues, assess the condition of synthetic stucco (E.I.F.S.), and evaluate the overall condition of the property.
- 2. THE CONDITION OF ROOFING.** Consult a bonded roofing company to address any concerns regarding the condition of the roof.
- 3. HOME INSPECTION.** It is strongly advised that you obtain a professional home inspection to assess the overall condition of the property. This inspection should cover, but is not limited to, electrical systems, heating and air conditioning systems, plumbing, water heaters, fireplaces, windows, doors, and appliances. To ensure the competency of the inspector, consider reaching out to resources such as the Tennessee Department of Commerce & Insurance (<http://tn.gov/commerce/>), the American Society of Home Inspectors (www.ashi.com), the National Association of Certified Home Inspectors (www.nahi.org), and the Home Inspectors of Tennessee Association (www.hita.us). Verify that the inspector complies with state and/or local licensing and registration requirements. The home inspector may also recommend additional evaluations by specialists (e.g., for heating, air conditioning, plumbing, etc.). **Choosing not to conduct a home inspection typically means you are agreeing to accept the property "as is."**
- 4. WOOD DESTROYING ORGANISMS, PESTS AND INFESTATIONS.** It is highly recommended to engage a licensed, professional pest control company to inspect the property for the presence of wood-destroying organisms, such as termites or fungus, as well as other pests or infestations. The company should also assess the property for any potential damage caused by these organisms.
- 5. ENVIRONMENTAL HAZARDS.** Environmental hazards, including but not limited to radon gas, mold, asbestos, lead-based paint, hazardous waste, landfills, byproducts of methamphetamine production, high-voltage electricity, and noise pollution, require specialized evaluation, remediation, and/or repair techniques by environmental experts. It is strongly advised that you hire experienced professionals and inspectors to address all environmental concerns related to the property.
- 6. SQUARE FOOTAGE.** Square footage of a property can be obtained from various sources, such as tax records or real estate listings. This information is often provided by builders, real estate licensees, or tax records and serves as an **estimate** for comparison purposes. However, it **is not guaranteed** to be accurate. To determine the precise square footage, it is recommended to consult a licensed appraiser.
- 7. CURRENT VALUE, INVESTMENT POTENTIAL, OR RESALE VALUE OF THE PROPERTY.** An accurate assessment of a property's current value can only be made by a licensed appraiser. However, even a professional appraiser cannot predict the future value of a property, as unexpected and unforeseeable events can significantly impact market conditions and property value.

NOTE: A real estate licensee's Comparative Market Analysis (CMA) or Broker's Price Opinion (BPO), while often used to help determine an asking price or an offer price, should not be considered an official appraisal.

8. BOUNDARY LINES, EASEMENTS, ENCROACHMENTS, ROAD MAINTENANCE, AND ACREAGE. A survey can provide valuable details about the property, including whether the road to the home is public or private. It is highly recommended that you hire a licensed surveyor to conduct a full-stake boundary survey. This survey should clearly identify all boundary lines, easements, encroachments, flood zones, road details, total acreage, and other relevant information. You are advised not to rely on mortgage loan inspection surveys, previous surveys, plat data, or Multiple Listing Service (MLS) data for this information, even if such data is acceptable to your lender.

9. ZONING, CODES, COVENANTS, RESTRICTIONS, AND RELATED ISSUES. Matters such as zoning, codes, covenants, restrictions, homeowner association by-laws, special assessments, city ordinances, governmental repair requirements, and similar issues should be verified in writing through the appropriate authorities. If your intended use of the property requires a zoning change or other modifications, it is recommended that you either delay committing to the property until the change is officially approved or include a contingency clause addressing this in your Purchase and Sale Agreement.

10. UTILITY CONNECTIONS, SEPTIC SYSTEM CAPABILITY, AND RELATED SERVICES. The availability, adequacy, connection, and condition of utilities and related services, including waste disposal (sewer, septic system, etc.), water supply, electric, gas, cable, internet, telephone, and fire protection, should be verified in writing through the appropriate sources. It is strongly advised to have a professional inspect access to and/or connection with public sewer and water services, as well as the condition of any septic systems or wells. To ensure that any septic systems are properly permitted for the actual number of bedrooms, sellers and/or buyers should request a copy of the property's file maintained by the relevant governmental permitting authority. If the file cannot be located or the information within it is unclear, professional guidance should be sought. For unimproved land, determining septic system capability requires the services of a professional soil scientist. Buyers should also confirm with the appropriate governmental authorities that a septic system of the desired type, size, location, and cost can be permitted and installed to accommodate the intended size and type of home.

11. FLOODING, DRAINAGE, FLOOD INSURANCE, AND RELATED ITEMS. It is strongly recommended that you consult a civil or geotechnical engineer or another independent expert to evaluate potential risks such as flooding, drainage or storm runoff issues, erosion, land shifting, unstable colluvial soil, sinkholes, and landfills. It is important to note that flooding risks can increase over time, and drainage or storm runoff patterns may shift. You should also seek guidance from the appropriate governmental authorities, elevation surveyors, and flood insurance professionals regarding flood zones, elevation certificates, and flood insurance requirements, recommendations, and associated costs

12. CONDEMNATION. It is recommended that you investigate with the State, County, and city/town governments whether there are any pending or proposed condemnation proceedings or similar actions affecting any portion of the property. Condemnation proceedings may result in all or part of the property being taken by the government, with compensation provided to the landowner.

13. SCHOOL DISTRICTS AND OTHER SCHOOL INFORMATION. You should independently verify school zoning with the appropriate school authorities, as school district boundaries can change. Additionally, other school-related information, such as rankings, curriculums, and student-teacher ratios, should be confirmed in writing through reliable sources.

14. INFORMATION ABOUT CRIMES, METHAMPHETAMINE PROPERTIES, OR SEX OFFENDERS.

For information or statistics regarding criminal activity in or near the property, the presence of methamphetamine manufacturing, or the location of registered sex offenders in the area, consult local, state, or federal law enforcement agencies.

15. LEGAL AND TAX ADVICE. For any legal or tax-related questions, such as those concerning offers, agreements, title or ownership of the property, or other concerns listed in this Disclaimer Notice, it is strongly recommended that you consult an attorney and/or a certified tax specialist. Real estate licensees are not qualified to provide legal or tax advice and should not be relied upon for such matters.

16. TITLE EXPENSES. It is the Buyer’s responsibility to seek independent advice or guidance from the Buyer’s Closing Agency before Closing regarding the availability and coverage details of an American Land Title Association Standard Owner’s Insurance Policy, as well as the potential for obtaining an Extended Owner’s Insurance Policy, if available.

17. RECOMMENDED INSPECTORS, SERVICE PROVIDERS, OR VENDORS. Any inspector, service provider, or vendor recommended by a real estate licensee is offered solely as a convenience and courtesy. This recommendation does not constitute a warranty, representation, or endorsement. Buyers and sellers are free to choose any inspector, service provider, or vendor of their preference. It is advised that you contact multiple sources, independently investigate their qualifications, and verify compliance with local licensing, registration, insurance, and bonding requirements.

18. RELIANCE. It is your responsibility to ensure the size, location, and condition of the property meet your requirements before making an Offer. The Broker makes no guarantees regarding the property’s suitability for your needs. You acknowledge that photographs, videos, and other marketing materials provided by the seller or brokers may not fully or accurately represent the property’s features, flaws, odors, or size. Decisions regarding the purchase of a property should not be based solely on these materials.

19. MARKETING MATERIALS. You understand that photographs, marketing materials, and digital media used in advertising the property may remain in circulation after Closing. The Broker is not responsible for any subsequent use of these materials that is beyond their control.

The Buyer/Seller acknowledges that they have not relied on the advice, informal comments, media representations, or verbal statements of any real estate licensee regarding any of the matters listed above or similar issues. The Buyer/Seller understands that it has been strongly advised to seek the services of qualified and appropriately credentialed experts or professionals of their own choosing for guidance and advice on these and related concerns.

<hr/> CLIENT/CUSTOMER	<hr/> CLIENT/CUSTOMER
at _____ o'clock <input type="checkbox"/> am/ <input type="checkbox"/> pm	at _____ o'clock <input type="checkbox"/> am/ <input type="checkbox"/> pm
Date	Date

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